

IN THE SPECIFICATION:

Please replace paragraph 20, with the following amended paragraph:

--User savings account 23 may include any hardware and/or software suitably configured to facilitate storing income, wherein the income may not have yet been allocated to payees 40. User savings account 23 may include, for example, any financial account (e.g., savings, checking, money market), loyalty account, security, financial transaction instrument (e.g., stored value card, charge card, smart card, transponder), negotiable instrument, coupon and/or the like. In an exemplary embodiment, the account does not easily allow for withdrawals (i.e., has no check-writing privileges, banking or checking card features which facilitate easy withdrawals). In another exemplary embodiment, user savings account 23 restricts check-writing privileges, withdrawals, loans, and purchases.--